

**Listing of the claims:**

- 1 1. (Original) An integrated system for the real time administration of an organization,  
2       said system comprising:  
3       a plurality of networked computers;  
4       at least one of said computers comprising an activity processor;  
5       at least one of said computers comprising an activity scheduler;  
6       at least one file server operatively connected to said networked computers;  
7       means for real time performance of a plurality of functions relevant to  
8       administration of said organization.  
9       manual entry means for entering data relative to any of said functions;  
10      data receiving and verifying means for receiving and verifying data from any of  
11      said networked computers, against said manual entry means and said at  
12      least one predetermined standard;  
13      means responsive to said entered data and received data for real time updating of  
14      said data across said network of computers relative to any of said  
15      functions when desired;  
16      data storage means for storing data;  
17      display means for displaying any of said data;  
18      means for predefining via said activity scheduler relative to said entered data that  
19      selected first types of entered data are to be processed by said activity  
20      processor in real time and that selected second types of said entered data  
21      are to be queued for processing at another time;

22 menu driven means for defining a product in response to menu selections made by  
23 a user; and  
24 menu driven means for receiving a request into said network of computers by  
25 displaying via said display means screens that vary depending upon said  
26 request.

1 2. (Original) The system of claim 1 and further comprising means for generating a series  
2 of questions to the user, and means for modifying the operation of said system to  
3 globally conform to the answers to said questions.

1 3. (Original) The system of claim 2 and further comprising means defining four levels,  
2 said levels comprising:  
3 a database level;  
4 a company level;  
5 a product line level, and  
6 a product level, each said level comprising a series of parameters which may be  
7 selectively modified by the user, said system including means for  
8 modifying said parameters at the command of the user and means  
9 responsive to said modifying means for modifying said levels  
10 independently or collectively as required.

1 4. (Original) The system of claim 3 wherein said database level comprises all  
2 information stored in said data storage means.

1 5. (Original) The system of claim 3 wherein said company level comprises all data  
2 relating to a single corporate entity.

1 6. (Original) The system of claim 3 wherein said product line level comprises menu  
2 based generation of the parameters of a product line including products and  
3 services.

1 7. (Original) The system of claim 3 wherein said product level comprises a plurality of  
2 individual forms defining said product.

1 8. (Original) An improved method of configuring a computer based network system to  
2 the real time requirements of an organization, said method comprising the steps  
3 of:  
4 generating a series of displayed questions to the user for defining at least  
5 minimum characteristics of a product and which form letters to be used for  
6 particular occasions, for each of said products to be defined;  
7 receiving corresponding answers to said questions into said computer network and  
8 using said answers to define said products;  
9 electronically receiving and converting to data an application for said product into  
10 said network via display menu screens that vary depending upon said  
11 product that is desired and the menu selections made by said user;  
12 deeming at least one of said computers an activity scheduler and deeming at least  
13 one of the said computers an activity processor; and

14 processing said data and said answers in real time via the operations of said  
15 activity scheduler and said activity processor.

1 9. (Original) An integrated system for the real time administration of an organization,  
2 said system comprising:  
3 a plurality of networked computers;  
4 at least one of said computers comprising an activity processor;  
5 at least one of said personal computers comprising an activity scheduler;  
6 at least one file server operatively connected to said network;  
7 means for real time performance of a plurality of predetermined functions;  
8 manual entry means for entering data relative to any of said functions; data  
9 receiving and verifying means for receiving, verifying and updating data  
10 from any of said computers, said manual entry means and said at least one  
11 file server against at least one predetermined standard; means responsive  
12 to said entered data and received data for real time updating data relative  
13 to any of said functions when desired; data file means for storing data;  
14 display means for displaying any of said data;  
15 means for predefining via said activity scheduler that selected first types of  
16 entered data are to be processed by said activity processor in real time and  
17 that selected second types of entered data are to be queued for processing  
18 at another time;  
19 display means for displaying any of said data;  
20 menu driven means for defining a product in response to menu selections made by  
21 a user;

22 menu driven mean for receiving an application for said product into said network  
23 by displaying, via said display means, screens that vary depending upon  
24 said selected product;  
25 means for providing a retrievable audit history of every function processed by  
26 said system, said audit history at least retrievable by date, time and  
27 transaction type;  
28 means for defining a hierarchy of sales agents comprising who each sales agent  
29 reports to and who reports to each sales agent, said means selectively  
30 defining thereby a corresponding hierarchy for each product;  
31 means for real time calculation of commissions for sales agents based on where  
32 an agent is in said hierarchy;  
33 means for the real time reversal of any transaction;  
34 means for changing a sales agent's commission when a relevant transaction is  
35 reversed;  
36 means for calculating commission tax information; and means for printing a  
37 commission tax form.

1 10. (Currently Amended) A method of real time administration of an organization using  
2 a plurality of networked computers comprising:  
3 simultaneously monitoring the input of data on discrete computers within said  
4 plurality of networked computers;  
5 comparing said data input to existing entries on said plurality of networked  
6 computers;

determining if said data input matches preexisting data on said networked computers;  
updating said preexisting data throughout said network;  
entering menu driven parameters to define a new product on said plurality of networked computers;  
entering optional parameters for delayed updating of said data; and  
prioritizing said updating of said data based on said optional parameters.

11. (Currently Amended) A network computer-based method of administering an organization comprising:  
entering discrete product definitions using questions in a menu-based architecture;  
defining a new product in response to said definitions;  
monitoring user input on computers of a computer network;  
comparing said user input against existing data entries stored in said computer network;  
prioritizing updating of said existing data entries; and  
updating said existing data entries on said computer network system to reflect said user input, using said prioritization.

Claims 12-14 have been cancelled.

15. (Original) The method of claim 11 as implemented on a computer programmed to execute said method where said method is implemented in computer memory encoded with executable instructions representing a computer program that can cause a computer to perform the steps of said method.

1 16. (Previously Presented) A system for administering an organization, using a plurality  
2 of networked computers comprising:  
3 means for continuously monitoring user input;  
4 means for storing said user input;  
5 means for comparing said user input against existing data entries; and  
6 means for real time updating of said existing data entries based on said user input.

1 17. (Presently Amended) A system for administering an organization comprising:  
2 a plurality of networked computers including at least one computer comprising an  
3 activity processor, at least one of said computers comprising an activity  
4 scheduler, where each of the computers has:  
5 input means for inputting data,  
6 data storage means for storing data,  
7 display means for displaying said data,  
8 manual entry means for defining administrative functions of said  
9 organization,  
10 means for real time performance of a plurality of functions relevant to said  
11 administrative functions of said organization, and  
12 data receiving and verifying means for receiving and verifying data from  
13 any of said computers against said manual entry means and said at  
14 least one file server against said defined administrative function;  
15 at least one computer comprising a file server;

16 means responsive to said entered data and received data for real time updating of  
17 said data relative to said defined administrative functions when desired;  
18 means for predefining via said activity scheduler relative to said entered data that  
19 selected first types of entered data are to be processed by said activity  
20 processor in real time and that selected second types of said entered data  
21 are to be queued for processing at another time;  
22 menu driven means for defining a product in response to menu selections made by  
23 a user; and  
24 menu driven means for receiving a request into said network by displaying via  
25 said display means screens, that vary depending upon said request.

1 18. (Previously Presented) The system of claim 17 and further comprising means for  
2 generating a series of questions to the user; and means for modifying the  
3 operation of said system to globally conform to the answers to said questions.

1 19. (Previously Presented) The system of claim 17 and further comprising means  
2 defining four levels, said levels comprising a database level, a company level, a  
3 product line level and a product level, each said level comprising a series of  
4 parameters configured to be modified by the user, said system including means  
5 for real-time modification of said parameters at the command of the user and  
6 means responsive to said real time modification means for real time modification  
7 of said levels independently or collectively as required.

1 20. (Previously Presented) A system for the administration of an organization  
2 comprising:



a plurality of interconnected computers, the plurality of interconnected computers  
including input means, display means and storage means;  
means for menu-driven creation of user-defined parameters for selected  
administrative functions;  
means for distributed performance of said administrative functions responsive to  
said user-defined parameters;  
means for distributed availability of data throughout said plurality of networked  
computers;  
means for distributed performance of data reconciliation functions throughout  
said plurality of interconnected computers, said reconciliation functions  
including monitoring entry of said data, verification of said data and  
integration of said data throughout said plurality of interconnected  
computers; and  
means for maintaining integrity of said data through an integrated, distributed  
auditing function.

21. (Previously Presented) An integrated system for the real time administration of an  
organization, said system comprising:  
a plurality of networked computers,  
at least a first of said networked computers comprising an activity  
processor, said activity processor configured to execute one or  
more of a plurality of functions using said data, said functions  
relevant to administration of said organization, and

8 at least a second of said networked computers comprising an activity  
9 scheduler, said activity scheduler configured to schedule execution  
10 of the one or more of a plurality of functions using the first of said  
11 networked computers, a first member of the plurality of functions  
12 being scheduled for immediate execution and a second member of  
13 the plurality of functions being scheduled for execution responsive  
14 to a queue;  
15 at least one file server operatively connected to said networked computers, said  
16 file server configured to store data;  
17 a manual entry mechanism configured for entering data relative to any of said  
18 plurality of functions;  
19 a data receiving and verifying system configured to receive and verify data from  
20 any of said networked computers.

1 22. (Previously Presented) The system of claim 21, wherein the first member of the  
2 plurality of functions is a critical insurance function and the second member of  
3 the plurality of functions is a non-critical insurance function.

1 23. (Previously Presented) The system of claim 21, wherein the first member of the  
2 plurality of functions is an insurance premium calculation.

1 24. (Currently Amended) The system of claim 21, further comprising an interface  
2 configured to display a series of questions to a user and to receive answers in  
3 response to the series of questions, global data being modified responsive to the  
4 received answers.

1 25. (Currently Amended) A system for administering an organization comprising:  
2 manual entry configured for entering discrete product definitions responsive to  
3 questions presented to a user in a menu-based architecture, the discrete  
4 product definitions being for a new product;  
5 data storage configured for storing existing data entries; and  
6 a plurality of processors, the plurality configured for defining a product in  
7 response to said definitions, configured for monitoring user input on a  
8 network computer, configured for comparing said user input against said  
9 existing data entries, configured for prioritizing updating of said existing  
10 data entries, and configured for updating said existing data entries on said  
11 storage to reflect said user input, on basis of using said prioritization.

1 26. (Previously Presented) A method of administering an organization using a plurality  
2 of networked computers comprising;  
3 continuously monitoring user inputs;  
4 storing said user input;  
5 comparing said user input against existing data entries; and  
6 updating said existing data entries in real time and based on said user inputs.

7 27. (Previously Presented) The method of claim 26 and further comprising generating a  
8 series of questions to the user, and modifying the operation of said system to  
9 globally conform to the answers to said questions.

1 28. (Previously Presented) A method of administering an organization, the method  
2 comprising:  
3 interconnecting a plurality of computers, the plurality including input means,  
4 display means and storage means;  
5 creating user-defined parameters for selected administrative functions, using a  
6 menu-driven system;  
7 performing said administrative functions responsive to said parameters defined by  
8 said user, in a distributed manner;  
9 making said data available throughout said plurality of networked computers;  
10 performing data reconciliation functions, the performance distributed throughout  
11 said plurality of interconnected computers; said reconciliation functions  
12 including monitoring entry of said data, verification of said data and  
13 integration of said data throughout said plurality of interconnected  
14 computers; and  
15 maintaining integrity of said data through an integrated, distributed auditing  
16 function.

1 29. (Currently Amended) A system for administering an organization comprising:  
2 a plurality of networked computers, at least one member of said plurality of  
3 networked computers including an activity processor, at least one member  
4 of said plurality of networked computers including an activity scheduler,  
5 and at least one member of said plurality of networked computer including  
6 a file server, said plurality of networked computers having,

7 input means for inputting data,  
8 data storage means for storing data,  
9 display means for displaying said data,  
10 manual entry means for defining administrative functions of said  
11 organization,  
12 means for real time performance of a plurality of functions relevant  
13 to said administrative functions of said organization, and  
14 data receiving and verifying means for receiving and verifying data  
15 from any of said computers against said manual entry  
16 means and said at least one file server against said defined  
17 administrative function;  
18 means responsive to said entered data and received data for real time updating of  
19 said data relative to said defined administrative functions when desired;  
20 means for predefining via said activity scheduler relative to said entered data that  
21 selected first types of entered data are to be processed by said activity  
22 processor in real time and that selected second types of said entered data  
23 are to be queued for processing at another time;  
24 menu driven means for defining a product in response to menu selections made by  
25 a user; and  
26 menu driven means for receiving a request into said network by displaying via  
27 said display means screens, that vary depending upon said request.